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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/008,388	12/07/2001	Janice A. Kehrli	G04.008	2980
67338	7590	04/30/2008		
BUCKLEY, MASCHOFF & TALWALKAR, LLC			EXAMINER	
GENERAL ELECTRIC COMPANY			SHERR, CRISTINA O	
50 LOCUST AVENUE			ART UNIT	PAPER NUMBER
NEW CANAAN, CT 06840			3621	
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		04/30/2008	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/008,388	<b>Applicant(s)</b> KEHRLI ET AL.
	<b>Examiner</b> CRISTINA OWEN SHERR	<b>Art Unit</b> 3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
  - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
  - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) Responsive to communication(s) filed on 14 February 2008.  
 2a) This action is FINAL.      2b) This action is non-final.  
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1-7, 9-18 and 20-23 is/are pending in the application.  
 4a) Of the above claim(s) 2-6, 21 and 22 is/are withdrawn from consideration.  
 5) Claim(s) \_\_\_\_\_ is/are allowed.  
 6) Claim(s) 1,7, 9-18, 20 and 23 is/are rejected.  
 7) Claim(s) \_\_\_\_\_ is/are objected to.  
 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.  
 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
 a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- 1) Notice of References Cited (PTO-892)  
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  
 3) Information Disclosure Statement(s) (PTO/SB/08)  
 Paper No(s)/Mail Date \_\_\_\_\_
- 4) Interview Summary (PTO-413)  
 Paper No(s)/Mail Date \_\_\_\_\_
- 5) Notice of Informal Patent Application  
 6) Other: \_\_\_\_\_

***Response to Amendment***

1. This communication is in response to applicant's amendment filed February 14, 2008. Claims 8, 19, 24, and 25 have been canceled. Claims 1, 20 and 23 have been amended. Claims 2, 3, 4, 5, 6, 21, and 22 were withdrawn pursuant to an earlier Requirement for Election/Restriction. Thus claims 1-7, 9-18, and 20-23 are currently pending in this case. Claims 1, 7, 9-18, 20, and 23 are currently under examination.

***Continued Examination Under 37 CFR 1.114***

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on November 1, 2007 has been entered.

***Response to Arguments***

3. Applicant's arguments with respect to the claims, as currently amended, have been considered but are moot in view of the new ground(s) of rejection.

***Claim Rejections - 35 USC § 112***

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:  
  
The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.  
  
5. Claims 9-11 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which

applicant regards as the invention. Specifically, the claims are dependent on claim 7, a canceled claim. Thus it is unclear to what they actually refer.

***Claim Rejections - 35 USC § 103***

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 1, 7, 9-18, 20 and 23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Freeman et al (US 6,249,775).

8. Regarding claim 1 –

Freeman discloses a method to facilitate analysis of a commercial mortgage backed security portfolio (e.g. col 1 ln 5-10), comprising:

determining base information associated with a commercial mortgage backed security portfolio associated with a plurality of mortgage loans; (e.g. col 3 ln 10-21)

determining information associated with an additional mortgage loan to be added to the portfolio in accordance with a contribution of the additional mortgage loan to the portfolio, including at least one desired profitability value for the additional mortgage loan; (e.g. col 15 ln 35-43)

calculating the loan spread associated with the additional mortgage loan in accordance with a contribution of the additional mortgage loan to the portfolio; (e.g. col 12, ln 32-45)

calculating a combined profitability of the portfolio and the additional mortgage loan based on combined category sizes for the plurality of mortgage loans and the additional mortgage loan (e.g. col 13 ln 50-65, col 14 ln 15-25).

9. Freeman does not disclose transmitting the above information to a user terminal via network. However, official notice is taken that such transmission is old and well known since the Internet and other such networks have come into widespread use.

10. Regarding claim 7 –

Freeman discloses calculating the loan spread associated with the additional mortgage loan in accordance with a contribution of the additional mortgage loan to the portfolio. (e.g. col 12 ln 59- col 13 ln 4).

11. Regarding claim 9 –

Freeman discloses wherein the determination of category sizes for the additional mortgage loan is based on at least one of: a property type, a risk value, debt service coverage ratio information, and loan to value information. (e.g. col 13 ln 11-25).

12. Regarding claim 10

Freeman discloses adding the category size for the additional mortgage loan to the current category size to determine a combined category size for each credit rating category. (e.g. col 13 ln 60-65)

13. Regarding claim 11 –

Freeman discloses determining an original profitability of the portfolio; calculating a combined profitability of the portfolio and the additional mortgage loan based on the combined category sizes; and subtracting the original profitability from the combined

profitability to determine a profitability of the additional mortgage loan. (e.g. col 13 ln 60-67).

14. Regarding claim 12 –

Freeman discloses wherein calculation of the loan spread is an iterative process. (e.g. col 16 ln 36-45).

15. Regarding claim 13 –

Freeman discloses wherein the iterative process includes: determining a trial loan spread for the additional mortgage loan; computing a resulting profitability based on the trial spread; and adjusting the trial loan spread, wherein said computing and adjusting are repeated until the resulting profitability is within a predetermined range of the desired profitability. (e.g. col 13 ln 49=59, col 12 ln 59- col 13 ln 4).

16. Regarding claim 14 –

Freeman discloses wherein said adjusting is based on duration of the additional mortgage loan. (e.g. col 4 ln 61 – col 5 ln 5).

17. Regarding claim 15 –

Freeman discloses wherein said adjusting comprises: determining an original duration of the portfolio; calculating a combined duration of the portfolio and the additional mortgage loan; and subtracting the original duration from the combined duration to determine the duration of the additional mortgage loan. (e.g. col 4 ln 61 – col 5 ln 5).

18. Regarding claim 16 –

Freeman discloses wherein the method is performed for a plurality of desired profitability values to determine a plurality of loan spread values. (e.g. col 15 ln 20-30).

19. Regarding claim 17 –

Freeman discloses wherein said calculating is performed via a substantially real-time pricing application. (fig. 5).

20. Regarding claim 18 –

Freeman discloses wherein said calculating is further performed utilizing a function library adapted to generate loan and/or commercial mortgage backed securities cash flows. (e.g. col 16 ln 55-65).

21. Regarding claims 20 and 23 –

Claims 20 and 23 are rejected under the same criteria as above.

22. Examiner's note: Examiner has cited particular columns and line numbers in the references as applied to the claims above for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may be applied as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention as well as the context of the passage as taught by the prior art or disclosed by the examiner.

***Conclusion***

23. Any inquiry concerning this communication or earlier communications from the examiner should be directed to CRISTINA OWEN SHERR whose telephone number is (571)272-6711. The examiner can normally be reached on 8:30-5:00 Monday through Friday.

24. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew J. Fischer can be reached on (571)272-6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.
25. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Cristina Owen Sherr  
Patent Examiner, AU 3621

/Jalatee Worjloh/  
Primary Examiner, Art Unit 3621